



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Secured Creditor  
M&T BANK

In Re:

Theresa C. Carrigan-Litzie,

Debtor

Order Filed on November 14, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-17253 JNP

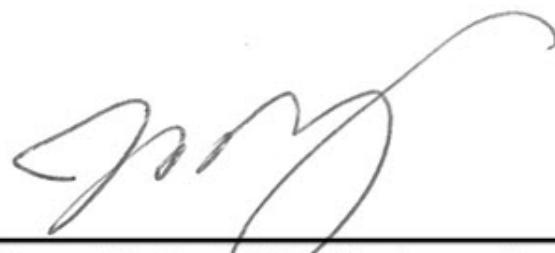
Hearing Date: 11/15/2023 @ 10:00a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: November 14, 2023**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors:

Theresa C. Carrigan-Litzie

Case No.: 23-17253 JNP

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor M&T BANK, holder of a mortgage on real property located at 7320 1st Avenue, Mays Landing NJ, 08330, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Sadek, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to pay the arrearage claim in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.